

IN RE:

MORRIS J. NELSON  
LORIE K. NELSON  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:18-10822

Chapter 13

Document No.: 127

ORDER OF COURT

AND NOW, this 6th day of February, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



U.S. BANKRUPTCY JUDGE

SIGNED

2/6/24 12:57 pm

CLERK

U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Morris J. Nelson  
Lorie K. Nelson  
Debtors

Case No. 18-10822-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 4

Date Rcvd: Feb 06, 2024

Form ID: pdf900

Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Morris J. Nelson, Lorie K. Nelson, 642 Elk Street, Franklin, PA 16323-1166
14898829	+ 1st Alliance Lending LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14898830	+ American InfoSource LP as agent for, Midland Funding LLC, PO Box 939069, San Diego, CA 92193-9069
14898841	+ HSBC Bank, Attn: Bankruptcy, 550 South Tryon Street, Charlotte, NC 28202-4200
14898847	Nco Financial / 51, Po Box 13574, Philadelphia, PA 19101
14898848	+ Orthopaedic & Sports Medicine of Erie PC, 100 Peach Street, Suite 400, Erie, PA 16507-1423
14898850	Prompt Recovery, 7823 South Riverside Drive, Aurora OH 44202-8605
14898853	+ Rural Mental Health Association, 660 North Capitol Street Northwest, Suite 400, Washington, DC 20001-7413
14898856	+ St. Vincent Hospital, 232 West 25th Street, Erie, PA 16544-0001
15269897	+ Venango County Tax Claim Bureau, PO Box 631, Franklin, PA 16323-0631

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 07 2024 00:25:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	Email/PDF: resurgentbknofications@resurgent.com	Feb 07 2024 00:37:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/PDF: ebn_ais@aisinfo.com	Feb 07 2024 00:22:24	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14898832	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 07 2024 00:25:00	Americredit Financial Services Inc, PO Box 183853, Arlington, TX 76096
14922129	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 07 2024 00:25:00	Americredit Financial Services, Inc., dba GM Financial, PO Box 183853, Arlington, TX 76096
14898831	+ Email/PDF: ebn_ais@aisinfo.com	Feb 07 2024 00:38:04	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14898833	+ Email/Text: matthartweg@cbjcredit.com	Feb 07 2024 00:26:00	Cbj Credit Recovery, 117 West 4th Street, Jamestown, NY 14701-5005
14898834	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 07 2024 00:21:55	Citibank Sd NA, Attn: Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
14898835	+ Email/Text: bankruptcy_notifications@ccsusa.com	Feb 07 2024 00:27:00	Credit Collections Service, Po Box 773, Needham, MA 02494-0918
14898836	+ Email/Text: EBN@thecmigroup.com	Feb 07 2024 00:24:00	Credit Management Lp, 6080 Tennyson Parkway, Suite 100, Plano, TX 75024-6002
14931573	Email/Text: G06041@att.com	Feb 07 2024 00:26:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008

District/off: 0315-1

User: auto

Page 2 of 4

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14898837	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 07 2024 00:22:51	First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868
14898840	+ Email/Text: ally@ebn.phinsolutions.com	Feb 07 2024 00:24:00	GMAC, Attn: Bankruptcy, Po Box 130424, Saint Paul, MN 55113-0004
14898838	+ Email/Text: dgpfohl@galaxyfcu.com	Feb 07 2024 00:26:00	Galaxy Federal Credit Union, 1313 Liberty Street, Franklin, PA 16323-1528
14898839	+ Email/Text: bankruptcy@sccompanies.com	Feb 07 2024 00:27:00	Ginnys, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
14932223	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 07 2024 00:24:00	LAKEVIEW LOAN SERVICING, LLC, LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH, VA 23452-4262
14898842	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 07 2024 00:37:53	LVNV Funding LLC, assignee of Citibank (SD) NA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14898843	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 07 2024 00:22:55	LVNV Funding LLC, assignee of Arrow Financial Services LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14921397	Email/PDF: resurgentbknotifications@resurgent.com	Feb 07 2024 00:22:55	LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14923295	Email/PDF: resurgentbknotifications@resurgent.com	Feb 07 2024 00:37:49	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14923297	Email/PDF: resurgentbknotifications@resurgent.com	Feb 07 2024 00:49:55	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15605804	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Feb 07 2024 00:21:54	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14898844	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 07 2024 00:26:00	Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14898845	+ Email/Text: bankruptcy@sccompanies.com	Feb 07 2024 00:27:00	Midnight Velvet, Swiss Colony Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364
14898846	^ MEBN	Feb 07 2024 00:12:17	Nationwide Insurance, 1 West Nationwide Boulevard, Columbus, OH 43215-2752
14898849	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 07 2024 00:50:03	Portfolio Recovery Associates, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
14936787	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 07 2024 00:38:03	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14899449	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 07 2024 00:22:51	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14898852	+ Email/Text: bnc-quantum@quantum3group.com	Feb 07 2024 00:25:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
14898851	Email/Text: bnc-quantum@quantum3group.com	Feb 07 2024 00:25:00	Quantum3 Group LLC as agent for, CF Medical LLC, 12006 98th Avenue, Northeast Kirkland, WA 98034-4218
14898855	Email/PDF: cbp@omf.com	Feb 07 2024 01:17:16	Springleaf Financial Services, PO Box 3251, Evansville, IN 47731
14909829	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 07 2024 00:26:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas Tx 75356-0284
14898854	+ Email/Text: bankruptcy@sccompanies.com		

District/off: 0315-1

User: auto

Page 3 of 4

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		Feb 07 2024 00:27:00	Seventh Avenue, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
14898857	^ MEBN		
		Feb 07 2024 00:12:21	Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14936154	+ Email/PDF: ebn_ais@aisinfo.com		
		Feb 07 2024 00:21:55	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
14898858	+ Email/Text: bankruptcysst@alorica.com		
		Feb 07 2024 00:24:00	System & Service Technologies Inc, 4315 Pickett Road, Saint Joseph, MO 64503-1600
14898859	+ Email/Text: bncmail@w-legal.com		
		Feb 07 2024 00:25:00	Target Corporation, Po Box 9350, Minneapolis, MN 55440-9350
14898860	+ Email/Text: dl-csgbankruptcy@charter.com		
		Feb 07 2024 00:27:00	Time Warner Cable, PO Box 0901, Carol Stream, IL 60132-0901
14930188	Email/Text: BNCnotices@dcmsservices.com		
		Feb 07 2024 00:25:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14898861	+ Email/Text: BankruptcyNotice@upmc.edu		
		Feb 07 2024 00:26:00	UPMC Northwest, 2 Hot Metal Street, Quantum One Building, 3rd Floor, Pittsburgh, PA 15203-2348
14930189	Email/Text: BNCnotices@dcmsservices.com		
		Feb 07 2024 00:25:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14898862	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com		
		Feb 07 2024 00:24:00	Verizon, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225
14898863	+ Email/Text: bankruptcy@webbank.com		
		Feb 07 2024 00:24:00	Webbank, 215 South State Street, Salt Lake City, UT 84111-2336
14898864	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Feb 07 2024 01:06:48	Wells Fargo Bank NA, Attn: Bankruptcy Department, MAC #D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
cr		MIDFIRST BANK
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2024

Signature: /s/Gustava Winters

District/off: 0315-1

User: auto

Page 4 of 4

Date Rcvd: Feb 06, 2024

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2024 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Daniel P. Foster	on behalf of Debtor Morris J. Nelson dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Lorie K. Nelson dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC pawb@fedphe.com
William E. Craig	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial wcraig@egalawfirm.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9